

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent application of: STOVER, Merlin D.
For: NEGOTIABLE INSTRUMENT WITH FRAUD PROTECTION ,
the specification of which is being transmitted herewith.

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Attached are Forms PTO/SB/08A and 08B (formerly Form PTO-1449) listing the relevant art known to the applicant herein. These references are U.S. patents and, therefore, copies are not required to be submitted. The Examiner is requested to consider the references and make them of record.

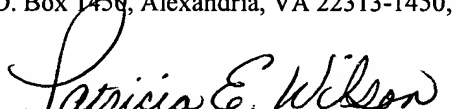
Applicant discloses herewith patents, publications or other information, of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 C.F.R. § 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists.

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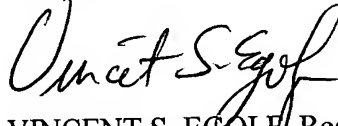
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PATRICIA E. WILSON
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The filing of this information disclosure statement shall not be construed as an admission against interest in any manner. (Notice of January 9, 1992, 1135 O.G. 13-25, at 25.)

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Vincent S. Egolf". The signature is fluid and cursive, with the first name "Vincent" and last name "Egolf" clearly distinguishable.

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Attorneys of Record

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Substitute for form 1449A/PTO		Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	
		Filing Date	
		First Named Inventor	STOVER, Merlin D.
		Art Unit	
		Examiner Name	
Sheet 1 of 1	Attorney Docket Number	P06457US00	

(Use as many sheets as necessary)

U.S. PATENT DOCUMENTS					
Examiner Initials *	Cite No. ¹	Document Number Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	US - 4,454,610	06/12/1984	SZIKLAI	
	2	US - 5,326,136	07/05/1994	DOYLE	
	3	US - 5,355,411	10/11/1994	MacDONALD	
	4	US - 5,504,822	04/02/1996	HOLT	
	5	US - 5,506,691	04/09/1996	BEDNAR et al.	
	6	US - 5,537,486	07/16/1996	STRATIGOS et al.	
	7	US - 5,544,255	08/06/1996	SMITHIES et al.	
	8	US - 5,559,895	09/24/1996	LEE et al.	
	9	US - 5,594,226	01/14/1997	STEGER	
	10	US - 5,838,814	11/17/1998	MOORE	
	11	US - 5,863,074	01/26/1999	WILKINSON	
	12	US - 6,212,504 B1	04/03/2001	HAYOSH	
	13	US - 6,390,362 B1	05/21/2002	MARTIN	
	14	US - 6,523,741 B1	02/25/2003	DiMARIA et al.	
	15	US - 6,575,362 B1	06/10/2003	BATOR et al.	
	16	US - 2002/0040344 A1	04/04/2002	PREISER et al.	
	17	US - 2002/0065771 A1	05/30/2002	DUTTA	
	18	US - 2002/0179709 A1	12/05/2002	MEHLER	
	19	US - 2002/0184152 A1	12/05/2002	MARTIN	
	20	US - 2003/0056104 A1	03/20/2003	CARR et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

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